



SO ORDERED,

*Jason D. Woodard*  
Judge Jason D. Woodard  
United States Bankruptcy Judge

The Order of the Court is set forth below. The case docket reflects the date entered.

**UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF MISSISSIPPI**

**In Re: CATHLEEN A. HELMERT**

**CHAPTER 13  
NO: 13-12792 JDW**

**ORDER**

THIS CAUSE having come before the Court for consideration of the Motion to Modify the Chapter 13 Plan filed by the Debtor, and there having been no responses or objections to the Motion filed by any parties after proper notice, and the Court having considered the Motion is of the opinion that the Motion should be granted.

IT IS THEREFORE ORDERED AND ADJUDGED that the Motion to Modify the Chapter 13 Plan confirmed on January 8, 2014 (Dk #45) and substituted plan sheet (DK #49) be and hereby is approved and the provisions of said confirmed Chapter 13 Plan are modified to be consistent with the modified provisions in said Motion, as set out below.

- a. The claim of JPMorgan Chase Bank for direct ongoing mortgage payments shall be deleted from the mortgage payments portion of the Plan.
- b. The claim of JPMorgan Chase Bank for mortgage arrears shall be deleted from the mortgage payment arrears portion of the Plan and the trustee shall cease making payments to JPMorgan Chase Bank.
- c. The claim of JPMorgan Chase Bank shall be added to the Special Claimants portion of the plan with a provision to surrender the collateral.
- d. Any unpaid deficiency balance after the sale of the house by JPMorgan Chase Bank, shall be included in the total amount in the Unsecured Debts section of the plan and shall to be treated as all other general unsecured claims.

IT IS FURTHER ORDERED AND ADJUDGED that the Chapter 13 Trustee be and hereby is given the authority to make the changes necessary to insure completion of the modified plan if the plan.

**\*\*END OF ORDER\*\***

Submitted by:

/s/ Robert Gambrell  
Robert Gambrell, Atty for Debtor, MS Bar #4409  
GAMBRELL & ASSOCIATES, PLLC  
101 Ricky D. Britt Blvd., Ste. 3  
Oxford, MS 38655  
Ph: (662)281-8800 / Fax: (662)202-1004  
rg@ms-bankruptcy.com